

13-60897

BI (Official Form 1) (12/11)

UNITED STATES BANKRUPTCY COURT
Western District of Texas

VOLUNTARY PETITION

Name of Debtor (if individual, enter Last, First, Middle)
Cano, Mariza

Name of Joint Debtor (if joint, enter Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names)All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names)Last four digits of Soc. Sec. or Individual-Taxpayer ID (ITIN) Complete EIN
(if more than one, state all):
3471Last four digits of Soc. Sec. or Individual-Taxpayer ID (ITIN) Complete EIN
(if more than one, state all):Street Address of Debtor (No. and Street, City, and State)
3707 Dustin Ct. Killeen, Texas

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP CODE 76549

ZIP CODE

County of Residence or of the Principal Place of Business
Bell

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address)
724 Cattail Circle Harker Heights, TX

Mailing Address of Joint Debtor (if different from street address):

ZIP CODE 76549

ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above)

ZIP CODE

Type of Debtor
(Form of Organization)
(Check one box.)

- ☒ Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 541(c)(2)(B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Chapter of Bankruptcy Code Under Which
the Petition is Filed (Check one box.)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Chapter 15 Debtors

Country of debtor's center of main interests:

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

Tax-Exempt Entity
(Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code)

Nature of Debts
(Check one box.)

- ☒ Debts are primarily consumer debts defined in 11 U.S.C. § 541(a)(2) as incurred by an individual primarily for a personal, family, or household purpose.
- ☐ Debts are primarily business debts.

Filing Fee (Check one box.)

- ☒ Full Filing Fee attached.
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders in all classes) are less than \$2,343.75 (or more subject to adjustment on 10/13 and every three years thereafter).

Check all applicable boxes:

- ☐ Debtor is being reorganized.
- ☐ Debtor's debts are secured by property of the debtor.
- ☐ Debtor's debts are secured by property of the debtor.
- ☐ Debtor's debts are secured by property of the debtor.

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, the estate has funds available for distribution to unsecured creditors.

Estimated Number of Creditors

- ☒ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000

Estimated Assets

- ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

Estimated Liabilities

- ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☒ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

THIS SPACE IS FOR
COURT USE ONLY

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\$46.00 No I

B1 (Official Form 1) (12/11)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Debtor's Name Mariza Cano	
All Prior Bankruptcy Cases Filed Within Last 8 Years (Indicate date and chapter number on this sheet)		Case Number	
Location Where Filed	Case Number	Date Filed	
Location Where Filed	Case Number	Date Filed	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Relative of this Debtor (Indicate date and chapter number on this sheet)			
Name of Debtor		Date Filed	
District		Date Filed	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., Forms 1-K and 100) with the Securities and Exchange Commission pursuant to Section 13 or 15(c) of the Securities Exchange Act of 1934 and is requesting relief from the requirements of the act.)		Exhibit B (To be completed if debtor is an individual and is not a partnership or a corporation. If the debtor is primarily a consumer debtor, the debtor must complete this exhibit.) I, the undersigned, being duly sworn, declare that I have information from which I believe that the debtor may proceed under chapter 7, 11, 12, or 13 of the Bankruptcy Code. I have a copy of the information available under each chapter of the Bankruptcy Code. I have provided a copy of the information to the debtor, the notice required by the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Signature of Debtor (Indicate Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is a likely to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete this exhibit.)			
<input type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.			
If this is a joint petition			
<input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor's Venue (Check any that apply.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180-day period.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant, counterparty, or obligor in a federal or state court in this District, or the interests of the parties will be served to regard to the matter sought to be resolved in this District.			
Certification by a Debtor Who Resides as a Tenant or Recipient of Property (Check all that apply.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of the debtor's residence. The debtor is in arrears on the following:			
Name of Landlord: _____			
Amount of Arrears: _____			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, the debtor would be permitted to cure the entire monetary default that gave rise to the judgment or possessory lien against the debtor's residence.			
<input type="checkbox"/> Debtor has included with this petition the documents with the landlord and the debtor's 30-day period after filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with two copies of the notice of filing.			

B1 (Official Form 1) (12/11)

Page 3

Voluntary Petition

(This page must be completed and filed in every case.)

Mariza Cano

Signature(s) of Debtor(s) (Individual/Individuals)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Mariza Cano**
Signature of Debtor

X
Signature of Joint Debtor
254.319.5998

Telephone Number (if not represented by attorney)

Date

Signature of Attorney*

X
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

Check only one:

☐ The petitioner is an individual under chapter 13 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1513 are attached.

☐ The petitioner is a corporation, partnership, or other entity, with the petition and the required documents filed in accordance with the provisions of the United States Code. Certified copies of the documents required by 11 U.S.C. § 1513 are attached.

(Signature of bankruptcy petition preparer)

(Print Name of bankruptcy petition preparer)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that, if I am a bankruptcy petition preparer as defined in 11 U.S.C. § 1101(2), I prepared this document for compensation and have received and retained possession of the document and the notices and information required under 11 U.S.C. §§ 342(a), 1106(a), and 342(b), and (3) if rules or procedures have been adopted pursuant to 11 U.S.C. § 1101(b) setting a maximum fee for the services of bankruptcy petition preparers, I have given the debtor notice of the maximum fee before preparing any document for filing for a debtor and the fee paid for the services does not exceed the maximum fee required in first section. Official Form 19 is attached.

Printed Name and Title of Non-Attorney Bankruptcy Petition Preparer

Second-Party Signature (If the bankruptcy petition preparer is not an individual, then the second signature must be of the officer, principal, responsible person, or person with control of the bankruptcy preparer.) (8, Code of Fed. Reg. 11 U.S.C. § 110.)

Signature

Signature

Date

Signature of bankruptcy petition preparer or other principal, responsible person, or person with control of the bankruptcy preparer.

Check one of the following: (1) the bankruptcy petition preparer is not an individual, or (2) the bankruptcy petition preparer is an individual, but the bankruptcy petition preparer is not an individual.

Attach a copy of the document attached to this petition, including all sheets conforming to the requirements of 11 U.S.C. § 1101(b).

Attach a copy of the document attached to this petition, including all sheets conforming to the requirements of 11 U.S.C. § 1101(b).

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WESTERN DIVISION**

In re **Mariza Cano**Case No.
Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 60 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services under court-approved circumstances, and that I received the services during the seven days from the time I made my request, and the United States trustee or bankruptcy administrator has issued a waiver of the credit counseling requirement so I can file my bankruptcy case now.
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provides the briefing, together with a copy debt management plan developed through the agency. Failure to comply with these requirements may result in the dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to one extension. Your case may be dismissed if the court is not satisfied with your reasons for failing to obtain a briefing within the 30-day deadline and a credit briefing.

B 1D (Official Form 1, Exhibit D) (12/09)

- ☐ 4. I am not required to receive a credit counseling briefing because of: (Check the applicable exemption.)
(Must be accompanied by a motion for determination by the court.)
- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial obligations.)
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent that is unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or by other interactive Internet.)
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the exemption of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: _____

10-1-13

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WESTERN DIVISION

In re *Mariza Cano*

Case No.
Chapter 7

Attorney for Debtor: *In Pro Per*

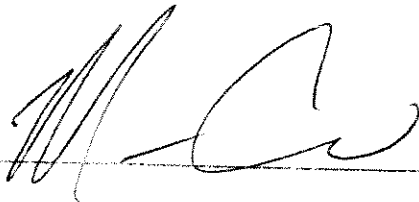
(Debtor)

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached list of creditors, which consists of 1 pages, is true, correct and complete to the best of my knowledge.

Date: 10-1-13

Debtor:



United States Nat. Bank
601 N.W. Loop #11, Suite 1100
San Antonio, TX 78216

Wells Fargo Bank
2701 Wells Fargo Blvd
McDonough, GA 30253